



**OXBRIDGE**  
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## OXBRIDGE COMMISSION ADVANCES EVERYTHING YOU NEED TO KNOW

Considering a commission advance facility, but not sure whether it's right for you? This guide will take you through the basics, allowing you to make an informed decision.

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# What's a commission advance facility?

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A commission advance facility allows real estate agents to smooth their cash flow by bridging the gap between a property sale and settlement. By allowing you to access pending commissions immediately, it can help to take the stress out of managing your finances.

A commission advance facility is not a loan – it simply provides you with early access to the sales commissions you've already earned.

Real estate can be an unpredictable industry - regardless of size, most agencies experience a working capital gap from time to time. With a commission advance facility, you're protected if your commissions due don't line up with bills and other financial commitments.

## Why consider a commission advance facility?

- No fixed contracts or minimum volumes – use what you need, when you need it
- Access funds up to 120 days ahead of settlement
- Deal directly with specialist real estate industry funders
- A private and confidential facility that's invisible to your clients

## How do I apply?

Applying for a commission advance facility is much easier than approaching a bank for an overdraft or credit card. In most cases, your application will be approved the same day.

Different commission advance providers may have varying requirements, but in general, your agency must meet the following criteria:

- You operate as a Pty Ltd, Trust, ABN Holder or Sole Trader
- You hold a current real estate licence
- A sale is complete and the contract is unconditional
- A deposit has been paid

Most providers offer a simple online application process which takes less than five minutes to complete.

## The Commission Flow process

With Commission Flow, you can apply online and receive same-day approval. Once you're approved, you'll have access to same-day commission advances as long as you let us know your funding requirements by midday.

Register today at <https://members.commissionflow.com.au/register.html>.



## How much does it cost?

Commission advance fees are generally calculated on a daily basis – so the longer the settlement period, the more you'll pay.

When you're assessing providers, look for one who's transparent about their pricing structure and able to provide an estimate of costs before you apply. Some commission advance providers will charge set-up and ongoing fees, so the facility will cost you even if you don't use it.

At Commission Flow, we don't believe in charging 'extras'. We offer an affordable fixed daily rate with no additional fees – it costs nothing to join and there are no administration or early repayment fees.

## Do I need to provide security?

No. Commission advance providers view your pending commission as a real asset, so there's no need to provide personal security or collateral.

Many agency principals go into business with an objective to secure their financial freedom, including owning their home. If a lender requires that you provide your family home as security, this places your personal assets at risk – which is often the opposite of what you're trying to achieve.

Applying for a commission advance facility doesn't require any credit checks and won't impact your credit score in any way.

# Doesn't a bank overdraft make more sense?

Applying for an overdraft facility with your bank can be a lengthy and frustrating process. Your eligibility will be determined by an automated credit scoring system rather than someone who understands your industry and business. Even if you're approved for an overdraft, your credit limit will be set at a pre-determined level – so if your cash flow needs change, you'll be stuck with a limit that doesn't meet your needs.

Commission advance providers are independent of the big banks and have more flexibility in assessing and approving member applications. When you apply for a commission advance facility, you'll be dealing with the decision makers within that business – who'll take the time to fully understand your application.

At Commission Flow, we deal with agencies like yours every day. We appreciate that real estate can be an unpredictable industry which can often make managing cash flow difficult. We take pride in our ability to think outside the square when assessing new member applications and work hard to create viable solutions wherever we can.

FEATURES	COMMISSION FLOW FLEXIBLE TAILORED SERVICE	BANK OVERDRAFT FIXED WITH FEES
Same day cash advances (within 4 hours)	✓	✗
Fast and easy application process	✓	✗
Credit limits that increase as your agency grows	✓	✗
No joining, no annual fee, no transaction fees, no variable rates	✓	✗
Specialist funder to the real estate industry	✓	✗
Interest is tax deductible (speak to your accountant to check your circumstances)	✓	✓
No requirement to provide security or collateral over personal assets	✗	✓
Ability to recall the total debt at anytime	✗	✓

# How do I choose the right commission advance provider?

Not all commission advance providers are the same. When you're comparing providers, there are a few things we believe you should consider.

## Same day approval

Let's face it – the reason you're applying for a commission advance is because you need funds quickly! Look for a provider who can process your application and deposit your commission into your account on the day that you apply.

## Access to 100% of your pending commissions

Many commission advance providers will only allow you to access 80-90% of your pending commissions. Look for a provider who allows you to draw against 100% of your entitlements and any unpaid vendor advertising.

At Commission Flow, we provide cash advances of up to 100% of your unsettled commissions, minus fees. You can receive anywhere from \$1,000 to \$150,000.00

## The ability to advance more than one deal

Commission advance providers who specialise in real estate understand that agents may need funding on several deals at once and don't impose restrictions on the number of advances that are outstanding at any one time.

## The ability to manage your commission advances online

Real estate is a 24/7 business. Look for a provider who offers an online portal that allows you to apply for advances, manage applications and view payments online, any time from anywhere.

## Transparent fee structure

Some commission advance providers will hit you with establishment, advance and ongoing fees in addition to their standard rates. Look for a provider who quotes a fixed rate for the advance and offers a simple, transparent fee structure.

## Industry experience

The best advance commission providers for real estate agencies are the ones that understand the industry. Look for a provider with solid property experience who truly understands you and your business.



# CASE STUDY

**The situation:** An agency operating with an overdraft facility needed an urgent \$25,000 extension of this facility to meet marketing costs. Bank red tape meant that the agency principal still had no outcome two weeks after applying, and almost lost the opportunity.

**The solution:** The principal contacted Commission Flow and received a commission advance against two unconditional contracts within 24 hours.

# Frequently asked questions

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**Q:** Do I need to sign up to a minimum period or volume?

**A:** No. At Commission Flow, we don't believe in locking people into a contract – we would rather you have the freedom to use our service as and when you need it.

**Q:** Are the fees tax deductible?

**A:** Yes, our fees are a business expense and therefore tax deductible. (We recommend that you confirm this with your accountant based on your specific circumstances).

**Q:** Can I repay my advance early?

**A:** Absolutely. Repaying your Commission Flow advance before the due date will save you money as our fees are calculated on a daily rate. For more information about fees and total costs, you can speak with one of our account managers on 1800 00 FLOW (3569).


**Q:** What happens if settlement is delayed or the sale falls over?

**A:** As industry experts, we understand that it's not uncommon for property settlements to be delayed. In this scenario, we simply ask you to cover the cost of the additional advance period. These 'extra' days are charged at our standard advanced rate, not a default or penalty rate.

If a sale falls over, we're committed to working with you to find a solution. This might mean replacing the planned advance with another advance, creating a repayment plan or making a full repayment from your existing funds.

**Q:** Who uses Commission Flow?

**A:** We work with a diverse range of agents and agencies across Australia – from leading franchise groups to boutique standalone agencies.



Commission advance providers have been part of the Australian funding landscape for more than a decade. They've supported businesses with an estimated \$275 million in commission advances and more than 50,000 advance requests.





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## ABOUT COMMISSION FLOW

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Commission Flow is Australia's leading commission advance provider for the real estate industry. Property specialists, we understand our clients' priorities and challenges and offer purpose-built commission advance solutions that are fast, flexible and hassle-free.

Whether you need an immediate funding boost, or your existing credit facility no longer meets your needs, we'd love to chat about how we can help. Call us on 1800 00 FLOW (3569) to take the stress out of managing your finances and focus on what you do best.

*"Very impressed at how discreet and professional Commission Flow are. I'm left to focus on my agency, without the stress."*

**Agency owner in St. Albans, Victoria**

*"Signing up as a member was so simple and now I don't need to keep filling in paperwork each time I need an injection of cash."*

**Agent in Illawarra region, NSW**

*"Receiving commission when we close the deal is extremely reassuring for me as an agency owner."*

**Agency owner in Langwarrin, Victoria**

*"Having immediate access to our payments means that I don't need to constantly worry about cash."*

**Agent in Albury, NSW**

**Finance designed by Real Estate Agents for Real Estate Agents**  
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